



Customer No. 31013

Attorney Docket No. 003184/00044

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Steven Freiberg Group Art Unit: 3622
Serial No.: 10/824,935 Examiner: K. H. Le
Filed: April 15, 2004
For: **CREDIT CARD REWARDS PROGRAM SYSTEM AND METHOD**

February 23, 2009

RESPONSE TO OFFICE ACTION

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

This is in response to the Office Action mailed September 23, 2008 in the above-identified patent application. This Response is being submitted within the second month after the three month shortened statutory period set for reply in the Office Action. A separate Petition (with fee) for a Two Month Extension of Time is being submitted concurrently herewith. With the extension, the deadline for reply is reset to expire on February 23, 2009.

CERTIFICATE OF EXPRESS MAIL UNDER 37 CFR 1.10

"Express Mail" mailing label number: EV697328739 US
Date of Deposit: February 23, 2009

I hereby certify that this paper or fee is being deposited with the United States Postal Service "Express Mail Post Office to Addressee" service under 37 CFR § 1.10 on the date indicated above and is addressed to the Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450, Mail Stop Amendment.

Name

Signature

Richard Moss

Richard Moss

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AMENDMENTS

Please amend the application, without prejudice, as follows.

Listing of Claims/Amendments to the Claims begin on page 3 of this Response.

Remarks begin on page 17 of this Response.